Organizations over which FTC lacks jurisdiction that use telemarketing should
be excepted only when they use their own employees
(not hire a telemarketing company) and not market any product not
regularly sold in their banks, common carriers, insurance companies, and
certain other entities. In other words, the bank should not telemarket
insurance, insurance should not telemarket credit cards, and common
carriers should not telemarket home improvements.

------=_NextPart_000_003A_01C29BC0.6DA744E0
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<STYLE></STYLE>
</HEAD>
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02-278
<DATE>
12/04/02
<NAME> Joe W. McDaniel
<ADDRESS1> 6221
Kingsbury
Drive
<ADDRESS2>
<CITY> Dayton
<STATE>
OH
<ZIP> 45424-3019
<LAW-FIRM>
<ATTORNEY>

<FILE-NUMBER>
<DOCUMENT-TYPE>
CO
<PHONE-NUMBER>
937-233-1690
<DESCRIPTION> Exceptions to do-not-call
database
<CONTACT-EMAIL> <A
href=3D"mailto:joe.mcdaniel@prodigy.net">joe.mcdaniel@prodigy.net</A>
<TEXT>
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</FONT></DIV></BODY></HTML>

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